

**MINUTES OF THE TOWN OF CHESHIRE INSURANCE ADVISORY STUDY GROUP
MEETING HELD AT 3:30 P.M. ON MONDAY, MARCH 16, 2026, ROOM 207, 84 SOUTH
MAIN ST., CHESHIRE, CT 06410**

Present:

Charlie Martin
Jim Gidicsin
Katie Archer

Staff/Guests: Sean Kimball, Town Manager; Jim Jaskot, Finance Director; Emily Taylor, Cheshire Public Schools Chief Operating Officer; Ronald Ing, Director of Human Resources; Tom Kowalchik, USI; Christine Zima, USI

Absent: N/A

Charlie Martin called the special meeting to order at 3:32 p.m.

1. Roll call.

Noelle Shepard called the roll, and all members were present.

2. Pledge of Allegiance.

3. Discussion on the Town's medical insurance.

Tom Kowalchik introduced himself and his colleague Christine. They reviewed an executive summary. They compared data from February 2025-January 2026 to February 2024-2025. The average age is 37.0 – includes children. Per employee per month cost for Town and Board of Education (BOE) combined is \$1,501.36; pharmacy is \$530.48.

Jim Gidicsin requested that the data be narrowed down to BOE versus Town to help answer the question as to why there is such a difference between the two entities. Christine explained that there is a high prevalence of cancer in Cheshire and more maternity on the BOE side. She requested that Tom Kowalchik compile questions from the Study Group so that she can run the correct specific reports and get accurate answers.

Tom Kowalchik mentioned that the plan designs between the BOE and Town are not exactly the same. The actuarial value of the plans are different. Tom Kowalchik explained that this has been a difficult municipal season in CT in terms of medical benefit cost increases – some are experiencing greater than 30%. Because of new technologies, medical inflation alone is now at 4-5% rather than 3-4% in the past.

The Study Group reviewed general prescription claims. Katie Archer inquired as to what factors are driving the cost difference between BOE and Town and showing this with data. Christine mentioned that she will analyze the data and get back with some specific examples. Discussion was had on preventative care for both Town and BOE populations. Hyperlipidemia is the most prevalent disease.

Jim Gidicsin asked about episode grouping. Discussion was had on a core health action plan. Christine from USI demonstrated the decrease in monthly usage for GLP-1s. The number in a year (December 2024 compared to December 2025) went from 26 to 12 for Ozempic and 17 to 8 with Mounjaro.

The Study Group decided to schedule a meeting and invite the Town's Cigna representatives on April 2, 2026 at 12pm.

4. Adjournment.

Charlie Martin motioned to adjourn the meeting, and Jim Gidicsin seconded the motion. All in favor, the motion passed, 3-0. The meeting adjourned at 5:02 p.m.

Attest:

Noelle Shepard, Management Specialist